

Don't Be Normal

Financially, "normal" is living paycheck to paycheck, month to month: flat broke. Between 50% and 80% have accepted this normal. *"That's just the way life is."* The really weird number to try making sense of is 70% of us say, *"I'm Fine. I'm good with money. Move along. There's nothing to see here."* 20% are not even breaking even, but running into "The Red" every month. Normal sucks!

STRESS

Along with financially "normal" there is stress. "Eustress" is good stress; challenging and calling us to action; giving us a sense of accomplishment, fulfillment, and satisfaction - strengthening us. The stress I'm talking about is the negative "distress". It impacts our entire lives: health, emotions, relationships, sleep, happiness, satisfaction. We carry anxiety, pain, depression, frustration, irritability, anger, guilt, worry... We can act pessimistic, lethargic, out of control, withdrawn, and over-react to situations.

STOP IT !!!

40% of us can't cover a \$400 emergency, and 70% can't cover a \$1,000 emergency. It's no wonder we're stressed over money. Do not accept this "normal". \$5/week, \$20/paycheck... SAVE SOMETHING! How much is not as important as starting the habit. Be disciplined (excuse my language), or automate the process so you never see / feel the money go away. Start with building up a savings account for emergencies.

An **Emergency Fund** is a huge stress reliever.

***Reminder: An Emergency Fund is to be used for "Emergencies" only – not for a "want" that you think is a "need" because it's on sale. Be honest with yourself; emergencies, needs, and wants are completely different things.

If you have any questions about ANYTHING PERSONAL FINANCE, let's talk.



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